

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Carisbrook Asset Holding Trust

In Re:
Robert J. McWilliams

Debtor.



Order Filed on June 21, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-20414 JNP

Adv. No.:

Hearing Date: 5/18/2021 @ 11:00 a.m..

Judge: Jerrold N. Poslusny Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 21, 2022

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Robert J. McWilliams

Case No: 17-20414 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Carisbrook Asset Holding Trust, Denise Carlon appearing, upon a certification of default as to real property located at 427 Oakland Avenue, Maple Shade, NJ, 08052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stacey L. Mullen, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 17, 2021, Debtor is due for the May 2021 post-petition payment; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make the May 2021 payment by May 31, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2021 directly to Secured Creditor's servicer, SN Servicing Corp, P.O. Box 660820, Dallas, TX 75266-0820 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Robert J. McWilliams
Debtor

Case No. 17-20414-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 22, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

| Recip ID | Recipient Name and Address |
|----------|------------------------------------------------------------------------|
| db | + Robert J. McWilliams, 427 Oakland Avenue, Maple Shade, NJ 08052-2335 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------------|------------------------------------------------------------------------------------------------------|
| Denise E. Carlon | on behalf of Creditor Kingsmead Asset Holding Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor CARISBROOK ASSET HOLDING TRUST dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Kevin Gordon McDonald | on behalf of Creditor CARISBROOK ASSET HOLDING TRUST kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Rebecca Ann Solarz | on behalf of Creditor Kingsmead Asset Holding Trust rsolarz@kmlawgroup.com |

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 22, 2022

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor CARISBROOK ASSET HOLDING TRUST rsolarz@kmlawgroup.com

Stacey L. Mullen

on behalf of Debtor Robert J. McWilliams slmullen@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9